

UNITED STATES BANKRUPTCY COURT
DISTRICT OF
DIVISION

In re: §
§
YOO, ADRIAN ILWOO § Case No. 09-45482
§
Debtor(s) §

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY
ADMINISTERED AND APPLICATION TO BE DISCHARGED (TDR)**

Joseph A. Baldi, Trustee, chapter 7 trustee, submits this Final Account, Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: (Without deducting any secured claims)	Assets Exempt:
Total Distributions to Claimants:	Claims Discharged Without Payment:
Total Expenses of Administration:	

3) Total gross receipts of \$ (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$ (see **Exhibit 2**), yielded net receipts of \$ from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from Exhibit 3)	\$	\$	\$	\$
PRIORITY CLAIMS: CHAPTER 7 ADMIN. FEES AND CHARGES (from Exhibit 4)				
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from Exhibit 5)				
PRIORITY UNSECURED CLAIMS (from Exhibit 6)				
GENERAL UNSECURED CLAIMS (from Exhibit 7)				
TOTAL DISBURSEMENTS	\$	\$	\$	\$

4) This case was originally filed under chapter on . The case was pending for months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: _____ By: /s/Joseph A. Baldi, Trustee
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO
FINAL ACCOUNT**

EXHIBIT 1 – GROSS RECEIPTS

DESCRIPTION	UNIFORM TRAN. CODE ¹	\$ AMOUNT RECEIVED
TOTAL GROSS RECEIPTS		\$

¹The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

EXHIBIT 2 – FUNDS PAID TO DEBTOR & THIRD PARTIES

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
NA			
TOTAL FUNDS PAID TO DEBTOR & THIRD PARTIES			\$

EXHIBIT 3 – SECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
	1 US Bank Home Mortgage Attn: Bankruptcy Dept. 4801 Frederica St Owensboro KY 42301					
TOTAL SECURED CLAIMS			\$	\$	\$	\$

EXHIBIT 4 – CHAPTER 7 ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
JOSEPH A. BALDI, TRUSTEE					
BALDI BERG & WALLACE					
TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES		\$	\$	\$	\$

EXHIBIT 5 – PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
NA					
TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES		\$	\$	\$	\$

EXHIBIT 6 – PRIORITY UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
NA	NA					
TOTAL PRIORITY UNSECURED CLAIMS			\$	\$	\$	\$

EXHIBIT 7 – GENERAL UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	10 Transunion Attn: Bankruptcy Dept. PO Box 1000 Chester PA 19022					
	11 U.S. Department of Education Attn: Bankruptcy Dept. P.O. box 5609 Greenville TX 75403					
	12 US Bank Bankruptcy Department PO Box 108 Saint Louis MO 63166					
	13 Wells Fargo Financial Bank Bankruptcy Department 3201 N. 4th Ave. Sioux Falls SD 57104					
	3950 Johns Creek Ct Suwanee GA 30024					
	5 Citi Cards Attn: Bankruptcy Dept. Po Box 6241 Sioux Falls SD 57117					
	7 Equifax Attn: Bankruptcy Dept. PO Box 740241 Atlanta GA 30374					

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	8 Experian Attn: Bankruptcy Dept. PO Box 2002 Allen TX 75013					
	Baker & Miller, PC Bankruptcy Department 29 N. Wacker Dr., 5th floor Chicago IL 60606					
	Clerk, First Mun Div Doc # 09 M1 188099 50 W. Washington St., Rm. 1001 Chicago IL 60602					
	Main Street Acquisition					
000004	AMERICAN EXPRESS CENTURION BANK					
000003	CHASE BANK USA, N.A.					
000001	DISCOVER BANK					
000007	FIA CARD SERVICES, NA/BANK OF AMERI					
000006	MAIN STREET ACQUISITION CORP.					
000005	PYOD LLC					

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
000002	PYOD LLC ITS SUCCESSORS AND ASSIGNS					
TOTAL GENERAL UNSECURED CLAIMS			\$	\$	\$	\$

FORM 1
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INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT

ASSET CASES

Page: 1
Exhibit 8

Case No: 09-45482 JBS Judge: Jack B. Schmetterer
Case Name: YOO, ADRIAN ILWOO

Trustee Name: Joseph A. Baldi, Trustee

Date Filed (f) or Converted (c): 11/30/09 (f)

341(a) Meeting Date: 01/14/10

Claims Bar Date: 04/23/10

For Period Ending: 04/03/11

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Abandoned OA=554(a) Abandon DA=554(c) Abandon	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. 4469 Mumford Ct Hoffman Estates, IL 60192 (Debtor No equity to estate--will abandon at closing	280,000.00	0.00	DA	0.00	FA
2. Midwest Bank checking account	300.00	0.00		0.00	FA
3. Household goods; TV, VCR, stereo, sofa, vacuum, ta	2,000.00	0.00		0.00	FA
4. Books, Compact Discs, Tapes/Records, Family Pictur	100.00	0.00		0.00	FA
5. Necessary wearing apparel.	50.00	0.00		0.00	FA
6. Watch, costume jewelry	250.00	0.00		0.00	FA
7. Term Life Insurance - No Cash Surrender Value.	0.00	0.00		0.00	FA
8. Term Life Insurance - No Cash Surrender Value.	0.00	0.00		0.00	FA
9. Pension w/ Employer/Former Employer - 100% Exempt.	10,764.00	0.00		0.00	FA
10. Pension w/ Employer/Former Employer - 100% Exempt.	35,628.00	0.00		0.00	FA
11. 2000 Honda Civic (over 76,000 miles) Per order 3/18/10-Trustee sold equity in car to Debtor net of any personal property exemption	3,275.00	1,850.00		1,850.00	FA
12. 2005 Toyota Sienna (over 55,000 miles) Per order 3/18/10-Trustee sold equity in car to Debtor net of any personal property exemption	10,000.00	4,650.00		4,650.00	FA
13. Post-Petition Interest Deposits (u)	Unknown	N/A		1.90	Unknown

TOTALS (Excluding Unknown Values)

\$342,367.00

\$6,500.00

\$6,501.90

Gross Value of Remaining Assets

\$0.00

(Total Dollar Amount in Column 6)

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

Sold estates interest in 2 vehicles (net of any personal property exemption) pursuant to Court order dated 3/18/10; TFR

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INDIVIDUAL ESTATE TRUST RECORD AND REPORT

ASSET CASES

Page: 2
Exhibit 8

Case No: 09-45482 JBS Judge: Jack B. Schmetterer
Case Name: YOO, ADRIAN ILWOO

Trustee Name: Joseph A. Baldi, Trustee
Date Filed (f) or Converted (c): 11/30/09 (f)
341(a) Meeting Date: 01/14/10
Claims Bar Date: 04/23/10

filed; final hearing held 1/27/11; Trustee issued final distribution; Trustee will prepare the TDR once all distribution checks have cleared.

Initial Projected Date of Final Report (TFR): / /

Current Projected Date of Final Report (TFR): / /

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 09-45482 -JBS
Case Name: YOO, ADRIAN ILWOO

Trustee Name: Joseph A. Baldi, Trustee
Bank Name: Bank of America, N.A.
Account Number / CD #: *****6273 Money Market Account (Interest Earn

Taxpayer ID No: *****0281
For Period Ending: 04/03/11

Blanket Bond (per case limit): \$ 5,000,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Trans. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
02/08/10		Adrian Yoo	BALANCE FORWARD				0.00
		Midwest Bank Cashier's Check	SALE PROCEEDS: VEHICLES		6,500.00		6,500.00
	11	ADRIAN YOO-CASHIERS CHECK	Memo Amount: 1,850.00	1129-000			
			SALE OF PERSONAL PROPERTY				
	12	ADRIAN YOO-CASHIERS CHECK	Memo Amount: 4,650.00	1129-000			
			SALE OF PERSONAL PROPERTY				
02/26/10	13	Bank of America, N.A.	Interest Rate 0.030	1270-000	0.10		6,500.10
03/31/10	13	Bank of America, N.A.	Interest Rate 0.030	1270-000	0.17		6,500.27
04/30/10	13	Bank of America, N.A.	Interest Rate 0.030	1270-000	0.16		6,500.43
05/28/10	13	Bank of America, N.A.	Interest Rate 0.030	1270-000	0.16		6,500.59
06/30/10	13	Bank of America, N.A.	Interest Rate 0.030	1270-000	0.17		6,500.76
07/30/10	13	Bank of America, N.A.	Interest Rate 0.030	1270-000	0.16		6,500.92
08/31/10	13	Bank of America, N.A.	Interest Rate 0.030	1270-000	0.17		6,501.09
09/30/10	13	Bank of America, N.A.	Interest Rate 0.030	1270-000	0.16		6,501.25
10/29/10	13	Bank of America, N.A.	Interest Rate 0.030	1270-000	0.16		6,501.41
11/30/10	13	Bank of America, N.A.	Interest Rate 0.030	1270-000	0.16		6,501.57
12/31/10	13	Bank of America, N.A.	Interest Rate 0.030	1270-000	0.17		6,501.74
01/31/11	13	Bank of America, N.A.	INTEREST REC'D FROM BANK	1270-000	0.16		6,501.90
01/31/11		Transfer to Acct #*****6807	Final Posting Transfer	9999-000		6,501.90	0.00
			For final distribution				

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 09-45482 -JBS
Case Name: YOO, ADRIAN ILWOO

Trustee Name: Joseph A. Baldi, Trustee
Bank Name: Bank of America, N.A.
Account Number / CD #: *****6273 Money Market Account (Interest Earn

Taxpayer ID No: *****0281
For Period Ending: 04/03/11

Blanket Bond (per case limit): \$ 5,000,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Trans. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)

Memo Allocation Receipts: 6,500.00
Memo Allocation Disbursements: 0.00

Memo Allocation Net: 6,500.00

Account *****6273	Balance Forward	0.00		
	1 Deposits	6,500.00	0 Checks	0.00
	12 Interest Postings	1.90	0 Adjustments Out	0.00
			1 Transfers Out	6,501.90
	Subtotal	\$ 6,501.90		
			Total	\$ 6,501.90
	0 Adjustments In	0.00		
	0 Transfers In	0.00		
	Total	\$ 6,501.90		

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 09-45482 -JBS
Case Name: YOO, ADRIAN ILWOO

Trustee Name: Joseph A. Baldi, Trustee
Bank Name: Bank of America, N.A.
Account Number / CD #: *****6807 Checking Account (Non-Interest Earn

Taxpayer ID No: *****0281
For Period Ending: 04/03/11

Blanket Bond (per case limit): \$ 5,000,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Trans. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
01/31/11		Transfer from Acct #*****6273	BALANCE FORWARD				0.00
01/31/11	001001	JOSEPH A. BALDI , as Trustee 19 S. LaSalle Street Suite 1500 Chicago, Illinois 60603	Transfer In From MMA Account For final distribution TR Final Compensation	9999-000	6,501.90		6,501.90
01/31/11	001002	BALDI BERG & WALLACE, LTD. 19 South LaSalle Street Suite 1500 Chicago, IL 60603	TR Attorneys Fees	2100-000		1,400.13	5,101.77
01/31/11	001003	DISCOVER BANK DFS Services LLC PO Box 3025 New Albany, Ohio 43054-3025	Claim 000001, Payment 4.91%	3110-000		1,371.50	3,730.27
01/31/11	001004	PYOD LLC its successors and assigns as assignee of Citibank c/o Resurgent Capital Services PO Box 19008 Greenville, SC 29602-	Claim 000002, Payment 4.91%	7100-000		674.98	3,055.29
01/31/11	001005	Chase Bank USA, N.A. PO Box 15145 Wilmington, DE 19850-5145	Claim 000003, Payment 4.91%	7100-000		552.19	2,503.10
01/31/11	001006	American Express Centurion Bank POB 3001 Malvern, PA 19355-0701	Claim 000004, Payment 4.91%	7100-000		277.60	2,225.50
01/31/11	001007	PYOD LLC c/o Resurgent Capital Services PO Box 19008 Greenville, SC 29602-	Claim 000005, Payment 4.91%	7100-000		67.49	2,158.01
01/31/11	001008	Main Street Acquisition Corp.	Claim 000006, Payment 4.91%	7100-000		144.99	2,013.02
						150.49	1,862.53

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 09-45482 -JBS
Case Name: YOO, ADRIAN ILWOO

Trustee Name: Joseph A. Baldi, Trustee
Bank Name: Bank of America, N.A.
Account Number / CD #: *****6807 Checking Account (Non-Interest Earn

Taxpayer ID No: *****0281
For Period Ending: 04/03/11

Blanket Bond (per case limit): \$ 5,000,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Trans. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
01/31/11	001009	P.O.Box 2529 Suwanee, GA 30024 Fia Card Services, NA/Bank of America by American Infosource Lp As Its Agent PO Box 248809 Oklahoma City, OK 73124-8809	Claim 000007, Payment 4.91%	7100-000		1,862.53	0.00

Memo Allocation Receipts: 0.00
Memo Allocation Disbursements: 0.00
Memo Allocation Net: 0.00

Account *****6807	Balance Forward	0.00			
0	Deposits	0.00	9	Checks	6,501.90
0	Interest Postings	0.00	0	Adjustments Out	0.00
			0	Transfers Out	0.00
	Subtotal	\$ 0.00		Total	\$ 6,501.90
0	Adjustments In	0.00			
1	Transfers In	6,501.90			
	Total	\$ 6,501.90			

Total Allocation Receipts: 6,500.00
Total Allocation Disbursements: 0.00
Total Memo Allocation Net: 6,500.00

Report Totals		Balance Forward	0.00			
1		Deposits	6,500.00	9	Checks	6,501.90
12		Interest Postings	1.90	0	Adjustments Out	0.00
				1	Transfers Out	6,501.90
		Subtotal	\$ 6,501.90		Total	\$ 13,003.80
0		Adjustments In	0.00			
1		Transfers In	6,501.90			
		Total	\$ 13,003.80		Net Total Balance	\$ 0.00